



Blue Chip Super

ABN: 23108645110 | AFSL:453296

FINANCIAL SERVICES GUIDE

Version 9.0 | July 2022



CHARTERED ACCOUNTANTS™
AUSTRALIA • NEW ZEALAND

CPA



LET US GUIDE YOU

The purpose of this Financial Services Guide (FSG) is to help you make an informed decision about the services we offer and whether they are suited appropriately to meet your needs. This FSG provides you with important information on how to engage with one of our advisers.

This FSG should be read in conjunction with the Adviser Profiles and covers the following:

- Information about Blue Chip Super Pty Ltd as a licensee
- Details on how you may instruct your adviser
- Who will be responsible for providing the financial services
- Details of the financial services and/or products Blue Chip Super Pty Ltd can provide
- The documents you may receive
- Remuneration received by your adviser
- Other forms of remuneration or benefits
- Privacy (i.e. collection and handling of your personal information)
- The complaints procedure
- Compensation arrangements in place

Please take the time to review this document before engaging our services.

Throughout this FSG, Blue Chip Super Pty Ltd is referred to as “we”, “us”, “our” or any variations. The term “adviser” refers to Blue Chip Super Pty Ltd’s authorised representatives.

Blue Chip Super Pty Ltd (ABN 23 108 645 110), is an Australian Financial Services Licensee (AFSL 453 296).

Distribution of the Financial Services Guide (Version 9.0) by the providing entity has been authorised by Blue Chip Super Pty Ltd.

Authorisation date: 06 July 2022

Who we are and what we stand for

We are a boutique financial planning firm, specialising in tailored investment, superannuation, and insurance advice solutions.

Our responsibility

Your adviser provides financial advice and services on behalf of Blue Chip Super Pty Ltd and accordingly we are responsible for the financial advice and services they provide.

Our advisers are committed to providing quality financial advice and a wide choice of products and/or services to suit individual client circumstances.

Your adviser is obliged by law to act in your best interests and provide appropriate advice, when providing financial advice to you.

As part of our commitment to you, Blue Chip Super Pty Ltd advisers adhere to the Codes of Ethics/Conduct of Financial Planning Association (FPA), Chartered Accountants Australia and New Zealand (CAANZ), and/or the Association of Financial Advisers Ltd (AFA), depending on their individual membership (refer Adviser Profiles).

The adviser profile

Prior to providing any personalised financial advice products and/or services our advisers are required to provide you with a copy of this FSG along with an Adviser Profile.

The Adviser Profile contains important information about your adviser. This includes their Authorised Representative number and/or Corporate Authorised Representative number (if applicable), accreditations, qualifications and experience, areas of advice and types of financial services they can provide, details of how they get paid and for services that you may be charged.

If you have not received an Adviser Profile, please ask your adviser for a copy or contact us (see page 7 for contact details).

Services that we can provide

Blue Chip Super Pty Ltd is licensed to provide financial product advice on the following services:

- Wealth creation and investment strategies, including borrowing (gearing)
- Superannuation strategies, including self managed superannuation funds (SMSF's)
- Life insurance advice
- Retirement planning
- Aged care strategies
- Social security advice
- Estate planning strategies
- Salary packaging
- Tax (financial) advice

We can advise in the following products:

- Basic deposit products
- Debentures, stocks and bonds
- Life insurance (personal and business)
- Managed investments
- Investor Directed Portfolio Services (IDPS)
- Retirement Savings Accounts (RSA)
- Securities
- Standard margin lending
- Superannuation
- SMSF's

Documents you may receive

If you decide to obtain personal financial advice, your adviser will need to determine your needs, objectives and relevant financial circumstances.

At the initial advice appointment, your adviser will typically gather the relevant information by using a client data collection form. You will be asked to provide accurate information about your personal and financial situation and keep your adviser informed of any changes to your relevant circumstances.

Your adviser will also need to verify your identity.

When your adviser provides personal financial advice to you, you may receive one or more of the following documents:

- Letter/Terms of Engagement
- Statement of Advice (SoA)
- Statement of Further Advice (SoFA)
- Record of Advice (RoA)
- Product Disclosure Statement (PDS)
- Fee Disclosure Statement (FDS)
- Target Market Determination
- Renewal Notice

The SoA will set out the advice that has been tailored to your specific circumstances and provide you with details of all relevant disclosures including details of any remuneration payable.

Where you receive ongoing or further advice a SoFA and RoA may be provided.

A PDS will be provided if a product recommendation is made and includes detailed information on the financial product including features, benefits, conditions, costs and cooling off rights (if applicable).

An FDS will be issued to you in instances where you enter into an Ongoing Fee Arrangement with your adviser for a period greater than 12 months. The FDS will contain information about the services you were entitled to receive, the services you actually received and the fees you paid during the period. The FDS will be provided to you annually.

You may request in writing a copy of any advice document up to seven (7) years after the advice has been given.

How to give instructions

Your adviser may accept your instructions by phone, letter, email or fax. In some instances, your adviser can only accept written instructions from you and they will let you know when this occurs.

Your privacy

Your adviser is required to maintain physical or electronic records of documentation for any financial advice given to you, including information that personally identifies you and/or contains information about you.

These records are required to be retained for at least seven (7) years. If you want to access your personal information at any time, please let us know.

You have the right to not to provide personal information to your adviser. However, in this case, your adviser will warn you about the possible consequences and how this may impact on the quality of the advice provided. Additionally, your adviser may also decline to provide advice if they feel they have insufficient information to proceed.

Blue Chip Super Pty Ltd respects your privacy and is committed to protecting and maintaining the security of the personal and financial information you provide us. For detailed information on how we handle your personal information, please see our Privacy Policy.

This Policy can be viewed on our website at www.bluechipsuper.com.au.

Not Independent

We may not charge you a fee for our advice on risk insurance policies as we may be paid a commission by the product provider. Our advice on risk insurance is therefore not independent. In all other cases, we charge a fee for our advice services and do not receive commissions or other payments from product providers.

Disclosure of information

Throughout the advice process, your personal information may be disclosed to other services providers. These may include:

- Financial product providers
- Financial planning software providers
- Administration and paraplanning service providers

Blue Chip Super Pty Ltd may engage third party service providers to assist in the provision of products or services.

Some services may require disclosure of personal information to service providers outside Australia. The purpose of such disclosure is to facilitate the provision of financial services including the preparation of financial advice documents for Blue Chip Super Pty Ltd advisers.

All reasonable steps will be taken to ensure that offshore service providers comply with the Privacy Act 1988.

Adviser remuneration

The cost of providing a financial product or service to you will depend on the nature and complexity of the advice, financial product and/or service provided.

Your adviser is remunerated as follows:

Troy Mojsoski is a director and shareholder of Blue Chip Super Pty Ltd. As a result he may be entitled to payments from Blue Chip Super Pty Ltd by way of Director's fees/shareholder's dividends or both.

Any advice or products recommended to you do not affect the remuneration of the advisers.

Licensee remuneration

Blue Chip Super Pty Ltd is the Licensee and the Practice, and receives all fees and commissions.

Referrals

Should you be referred to your adviser by a third party, such as an Accountant or Mortgage Broker, the third party may receive a fee for the referral. You will receive more detailed information concerning any referral fee in your SoA or other relevant document.

Other forms of remuneration or benefits

Blue Chip Super Pty Ltd and/or its advisers may receive non-monetary benefits where:

- The amount is less than \$300 and identical or similar benefits are not given on a frequent basis;
- The benefit has a genuine education or training purpose (including attendance to conferences) and is relevant to providing financial product advice; and/or
- The benefit consists of the provision of information technology software or support and is related to the provision of financial product advice in relation to the financial products issued or sold by the benefit provider

Payments or benefits received are disclosed in a register. A copy of the register is available upon request.

Related companies

Neither your Adviser nor Blue Chip Super Pty Ltd have any association or relationship with the issuers of financial products that might reasonably be expected to be capable of influencing them in the provision of financial services.

Sponsorship

Blue Chip Super Pty Ltd does not receive payments or benefits from product providers in return for granting rights such as being recognised as a sponsor and the right to promote their product and give presentations at conferences and/or professional development training days.

Product arrangements

Neither your Adviser nor Blue Chip Super Pty Ltd receives a rebate, override or volume bonus directly from a product provider.

Professional Indemnity

Blue Chip Super Pty Ltd maintains an insurance policy which includes appropriate Professional Indemnity Insurance cover for Blue Chip Super Pty Ltd as required by the Corporations Act 2001.

Reporting your concerns

If you have a complaint about any financial service provided to you by your adviser, you should take the following steps:

1. Contact us at Blue Chip Super Pty Ltd Limited to discuss your complaint.

Phone 1300 975 999
 Online www.bluechipsuper.com.au
 Email info@bluechipsuper.com.au
 Mail Claims Manager
 Blue Chip Super Pty Ltd
 PO Box 1777
 WOLLONGONG DC NSW 2500

2. We will acknowledge receipt of a complaint immediately, however, where this is not possible, acknowledgement will be made as soon as practicable.
3. We will then investigate the complaint and respond to you within 45 days. Some complex matters may require an extension to thoroughly investigate the complaint and bring it to resolution.
4. If you are not fully satisfied with our response, you have the right to lodge a complaint with the Australian Financial Complaints Authority, an External Disputes Resolution Scheme, of which Blue Chip Super Pty Ltd is a member.

The contact details for AFCA are:

Phone 1800 931 678
 Fax 02 9273 8440
 Online www.afca.org.au
 Email info@afca.org.au
 Mail Australian Financial Complaints Authority
 GPO Box 3
 MELBOURNE VIC 3001

Furthermore, the Australian Securities and Investments Commission (ASIC) has a free of charge infoline on 1300 300 630, which you may use to obtain information about your rights and to make a complaint.

CONTACT US

Head Office

Blue Chip Super Pty Ltd
 PO Box 1777
 WOLLONGONG DC NSW 2500

T: 1300 975 999
 E: info@bluechipsuper.com.au
 W: www.bluechipsuper.com.au

For more information:

Please visit moneysmart.gov.au for more information on financial advice.

ADVISER PROFILE

Troy Mojsoski

Troy is an Authorised Representative of Blue Chip Super Pty Ltd. His ASIC Authorised Representative number is 245074.

Troy has over 25 years of experience in the financial services industry with roles held in various Accounting and Advisory capacities. Troy has completed the following:

- Bachelor of Commerce in Accountancy.
- Diploma of Financial Planning.
- Member of Chartered Accountants Australia and New Zealand (CAANZ).
- Member of the Australian Society of Certified Practising Accountants (ASCPA).
- CPA Financial Planning Specialist.
- and is RG146 and FASEA Compliant.